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**AMERICAN
EXPRESS
BANK**

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☐ **Private Bank Account Application**

I hereby request to establish an account relationship with American Express Bank Ltd, Singapore. I agree to be bound by the terms and conditions of this application and the Private Banking Services Agreement.

The following services are available:

General Banking

Current Account
Call Deposit
Time Deposit
Fiduciary Investments
Deposit Currency Conversion

Investments

Security Advisory Service
Custodian Service
Securities Lending
Strategic Deposits
Precious Metals
Discretionary Portfolio Management

The Bank will advise you on the availability of Foreign Exchange and Credit Services.

Foreign Exchange & Derivatives

Spot Foreign Exchange
Forward Foreign Exchange
Foreign Exchange, Metal & Option Trading
Foreign Exchange Options

Credit Services

Loans and Advances
Share Margin Trading
Other Credit Services

New Products and Services

The Bank may introduce and provide new services from time to time. The terms and conditions governing such services shall be notified in writing to the Customer. Failure to receive any such notifications, as a result of hold mail instructions or otherwise, shall not invalidate them.

COPY TO:	INITIAL DATE
PSDG-PB	
PSDG-CB	
HOLD MAIL	
SCANNED	27/3/02
PNR 9102	

Customer Profile

All signatures on the account must sign the application beside X.

Personal Information

Name of Account: ASHOK KUMAR D. RAIPANCHOLIA 9/02

ILIP D. RAIPANCHOLIA 9/02 RAJESH KUMAR B. RAIPANCHOLIA

Residence Address:

Mailing Address:
(If different from residence)

Personal Information
Redacted

Passport Information

(Please provide copies of your passport)

Name: ASHOK KUMAR Nationality: INDIAN

DA MRDAS RAIPANCHOLIA Number: _____

Name: DILIP Nationality: INDIAN

DANODARDAS RAIPANCHOLIA Number: _____

Name: RAJESH KUMAR Nationality: INDIAN

DANODARDAS RAIPANCHOLIA Number: _____

Name: - X - X - Nationality: - X -

- X - X - Number: - X -

Business Information

Occupation: _____

Line of Business: _____

Business Address: Personal Information
Redacted

Home Telephone: _____

Office Telephone: _____

Telex/Fax Numbers: _____

Amex Cards:

Personal Card No: _____

Platinum Card No: _____

Corporate Card No: _____

If U.S. Citizen or resident please enter U.S. social security number: - N.A. -

Bank Use Only

Account Number: _____

CTF: _____

Details of Remittance: _____

Joint Accounts - Individual Accounts only

(Please indicate as appropriate)

All transactions to be concluded with or through the Bank (including the creation of any charge, assignment or other encumbrance over any monies or other property from time to time as security for the liabilities of any person) in your names and the execution of any amendment or supplement to this agreement must be authorized by the following signatories:

☒ ANY ONE of the individuals signing on this application

OR

☐ ANY TWO of the individuals signing on this application

OR

☐ ALL of the individuals signing on this application

OR

☐ OTHER (specify) _____

Bank References

Name of Bank: _____

Full Address: Personal Information
Redacted

Contact Person: _____

Name of Bank: _____

Full Address: _____

Contact Person: _____

American Express Bank Ltd. is hereby irrevocably and unconditionally authorized by you (the Customer) to contact the above banks in order to obtain any reference or other information required by the Bank (and for this purpose the Bank may make disclosure of such information as the Bank, in its sole discretion, consider to be relevant for its purposes).

Telephone and Telefax Instructions

You authorize the Bank to accept your instructions in respect of any transaction by telephone and/or facsimile transmission in accordance with the terms of the Private Banking Services Agreement.

If you want this service all clients must sign below:

☒ *Ashok Demodatt*
Print Name ASHOK KUMAR D. RAIPANCHOLIA

☒ *Dilip Demodatt*
Print Name DILIP D. RAIPANCHOLIA

☒ *Rajesh Damodaran*
Print Name RAJESH KUMAR D. RAIPANCHOLIA

X — X — X — X —
Print Name _____

Hold Mail Instructions

You authorize the Bank to hold all correspondence relating to any account or transaction concluded with the Bank until collected by you (or in the case of a joint account by any one of you). The annual fee for such services will be as advised by the Bank from time to time.

If you want this service all clients must sign below:

X — X — X — X —
Print Name _____

X — X — X — X —
Print Name _____

X — X — X — X —
Print Name _____

X — X — X — X —
Print Name _____

Confidentiality Waiver

You authorize the Bank to disclose details of your relationship with the Private Bank in Singapore to other American Express subsidiaries & affiliates for their confidential and internal use.

Disclosure of Risks and Disclaimer

I confirm that I have read the section entitled "Disclosure of Risks and Disclaimer" of the Private Banking Services Agreement and fully understand it.

☒ *Ashok Demodatt*
Print Name ASHOK KUMAR D. RAIPANCHOLIA

☒ *Dilip Demodatt*
Print Name DILIP D. RAIPANCHOLIA

☒ *Rajesh Damodaran*
Print Name RAJESH KUMAR D. RAIPANCHOLIA

X — X — X — X —
Print Name _____

Spousal Consent

I hereby consent to the charge of the assets in the account.

X — X — X — X —
Print Name _____
Spouse of: _____

X — X — X — X —
Print Name _____
Spouse of: _____

X — X — X — X —
Print Name _____
Spouse of: _____

X — X — X — X —
Print Name _____
Spouse of: _____

Exemption from U.S. Withholding Tax

I hereby confirm that for tax purposes I am not a resident or citizen of the United States of America. Accordingly I request that interest paid or credited to balances with the Bank should not be reported to the U.S. internal revenue service. I will immediately advise the Bank should I become resident or citizen of the United States of America.

COPY TO:	INITIAL DATE
PSDG-P9	
PSDG-CB	
HOLD MAIL	
11/15/02 SCANNED	

All transactions to be concluded by you with or through the Bank shall be subject to the terms and conditions of this account application and the Private Banking Services Agreement. By signing this application, I acknowledge that I have received a copy of the Private Banking Services Agreement and that I have read and fully understand the terms.

Signed for American Express Bank Ltd.

Thank you for establishing an account with American Express Bank Ltd., Singapore. The General Banking and Investment services are immediately available.

Availability of Foreign Exchange and Credit Services will be as advised to you by American Express Bank Ltd., Singapore from time to time.

Signed, Sealed and Delivered
By All Applicants

☒ Ashek Ramdas
Print Name ASHOK KUMAR D. RAIPANCHOLIA

☒ Dilip Damodaras
Print Name DILIP D. RAIPANCHOLIA

☒ Rajesh Damodaras
Print Name RAJESH KUMAR D. RAIPANCHOLIA

☒ X X X X
Print Name _____

Date: 18 FEB 2002

In the presence of Witness:

☒ Surendran R. Menon
Print Name SURENDRAN R. MENON

Date: FEB. 20, 2002

Doni
Richard J. Piliero

Signed for American Express Bank Ltd.

☒ Morteza K. Farzaneh G.M.
Print Name MORTEZA K. FARZANEH G.M.

Date: 22 FEB 2002

LETTER OF AUTHORITY - SPECIMEN SIGNATURE AND SIGNING INSTRUCTION

The Bank is hereby authorized to accept written instructions from the following authorized signatories given in the manner specified below concerning the operation of all of my Accounts and all other matters as provided for in this document between the Bank and me. This authority is to remain in full force and binding upon me until receipt by the Bank of written instructions from me to the contrary.

Name of signatory & I.D. Card/Passport No.	AMERICAN EXPRESS BANK LTD		SIGNATURE CARD	
(1) Mr./Mrs./Miss — X —	Title of Account(s)		Account(s) No.:	
(2) Mr./Mrs./Miss — X —	(1)	(4)	Signing Instructions <input type="checkbox"/> Single <input type="checkbox"/> Joint Any <input type="checkbox"/> Special Instruction	
(3) Mr./Mrs./Miss — X —	(2)	(5)		
(4) Mr./Mrs./Miss — X —	(3)	(6)		
(5) Mr./Mrs./Miss — X —	Specimen Signatures			
(6) Mr./Mrs./Miss — X —	For Internal Use Only Signatures Witness By		Branch	
	RM	Director	Singapore	